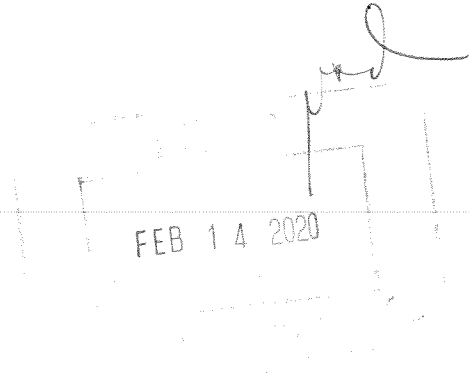


Feb 10, 2020
Winston Osbourne
Catherine Joseph-Osbourne
531 North Simpson Street
Philadelphia. Pa 19151
case #18-12977-jkf
267-438-7498



Dear Mr. Scott F Waterman,

My husband and I have been in Chapter 13 since 2018 never missing a payment until now. The reason we had to file is because we got behind on our car note. Now February 2020 my husband working part time and we have not been able to keep up with the Chapter 13 payments. Because we have been having problems with the car. and the car is no longer under warranty and we had to make all the repair cost on the vehicle. I am disable I am disable and receive my Social Security Disable benefits on the 3rd of each month. And are unable to make the monthly payments on a timely manner.

We intend to make our payments in full . we would appreciate it if you can work with us to catch up on our payments so we can keep our home and our car. And also to make amends with you. We truly hope that you will consider working with us and we are anxious to get this settle.

Sincerely and Respectfully'

Winston G Osbourne

Winston Osbourne 2/10/2020

Catherine Joseph-Osbourne

Catherine Joseph Osbourne 2/10/2020